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AMERICAN BANKS ESSENTIAL IN ITALY

Badly Needed if This Country Would Improve Its Trade.

ENGLAND AND FRANCE SELLING U. S. CREDITS

Present Conditions Cause Orders to Go Elsewhere—Germany Gains by Financial System.

(Copyright, 1915.) BY HERBERT COREY.

BOLOGNA, Italy, July 22.—Better banking facilities are needed to help American business men get and keep the Italian trade. I am making no apology for having more to say about this opportunity. It isn't every day that even a nation can pick up two or three hundred million dollars' worth of business just for the trouble of stooping. But better banking facilities are not an absolute essential. Americans have been getting along pretty well under present conditions. Germany alone sold or bought more to and from the Italians than does Uncle Sam.

The present banking arrangement is inconvenient and costly," explained the leaders of this commercial community. "We may tell to England or France whenever we sell a bill of goods to an Italian."

There is another far more dangerous angle to this situation which will be discussed later for the moment consider the percentage that our rival trading countries of Europe have been taking on American trade. There are no Italian-American banks in this country. Consequently American credits cannot be purchased directly.

England and France usually have plenty of American credits to sell. So that the Italian buyer of American goods has to go to London or Paris. The American seller cashes these credits. The London or the Paris bank makes a profit. Neither England nor France does the business with Italy that we do. There is every reason why an Italian-American bank should not merely do a good business, but infinitely simplify trading for the two parties. These facts were known long before the war. Conditions have recently altered so that an Italian-American bank seems to be almost a necessity.

Organizing the Bank.

Such a bank is in process of organization at Milan. Some months ago Consul Grout, at that city, called together the men of both countries who are interested in the American trade, and an Italian-American chamber of commerce was organized. This body already has more members than the British chamber of commerce, which is fifteen years old. A committee from this chamber began to consider the formation of an Italian-American bank to find that a number of prominent Italians, of whom Giulio Marconi is the leader, were at work on the same plan. The two committees have been consolidated. New York City has agreed to subscribe 7,000,000 lire, and there is a practical certainty that the bank will become a reality. Progress on this plan must necessarily be slow on account of the war.

There are other reasons why an Italian-American bank could be of great value to those in the American trade. One is that it would serve the foreign trade. He would have known that no consul is permitted to pass upon questions of that sort. The consul was forced to refer the American to his banks or to a commercial agency.

"In time," said the business man who told the story, "the buyer of the goods he wanted. If there had been an American bank here the whole affair could have been disposed of more easily. As it was, the Italian buyer was put to so much inconvenience that he was disgusted."

"I wish the war were over," said he, "so that I could get my goods in Germany as I used to do. It is too difficult to buy from your Americans."

Which leads to another important point of the banking situation. No one here pretends to believe that the Germans will be kept out of this market when the war is over. The German businessmen will be in Italy the moment they can get passports. No matter what may be the feeling of the Italian merchant against the German nation, he cannot afford to grudge that feeling at the expense of his pocket. No doubt he will prefer to buy of a friendly nation, but he must. If it is easier and more profitable to buy from Germany he will buy from Germany. It will be easier and more profitable thanks to the German banking system, if the Americans do not wake up and have a bank of their own.

Banks Spies for Germany.

"It is a matter of very common knowledge," said several well informed business men, "that certain of the larger banks of Italy have been commercial spies for Germany."

This seemed hard to believe, but the speakers were armed with too many instances to permit doubt.

"These banks," the Italian names and are ostensibly directed by Italians," they stated, "but the capital is largely German and the men actually engaged in the direction of the affairs are all German. It is a part of their business to furnish German manufacturers with the first-hand information on which sales can be made."

This is what happened in one instance. A large American house had practically closed with an Italian for an important installation of machinery. The order was a complicated one, which involved the survey of a building. When it was time to close the deal the papers were turned over to one of Italy's largest banks in order that certain financial details might be cared for. Within two days the Italian figure in the deal received a bill by telegraph from a German firm, in which the most complete familiarity was shown with every detail of this intricate proposition. The German got the order.

"These banks have been necessary to the business of the country," said the Americans, "and there seemed no way of ending a situation that was understood by every one. In one way the war will be beneficial, for we understand that the Italian government proposes to clear every German man and mark out of these banks, as soon as it is possible to do so. It is assumed that Germany and Italy will eventually be at war. The declaration of war will be the signal for this ousting."

Want Better Consular Service.

Along with the elimination of German spies from the Italian banks Americans also hope for an improvement in their consular service. That service has been very greatly bettered in the last few years, but there is still room for improvement.

"We must make it a more practical affair if we are to compete with the German," the Americans insist. "The German consulates have been the outposts of the wonderful German commercial system, whereas ours have been mere reporting agencies. Few Americans read our consular reports, although they are often of value. The German consul visits the docks in every Italian port. They gather information as to the amount and nature of the goods imported, the names of the shippers and the names of the buyers, when this is possible. That information is hurried to Germany by fast post. It isn't many days before the Italian who has been buying shelled peanuts of an American firm has his attention called to the fact that the German-made shelled peanut is almost as good as the American product and much cheaper."

"If we are to compete then let us compete," say the Americans. "There is nothing dishonorable in these methods. They are the ways of business, that's all. Let's get out and hustle."

HELPED TO MAKE IT LIVELY FOR SHRINERS AT CHESAPEAKE BEACH.



MOVEMENT TO DEVELOP MARITIME INTERESTS

James B. Forgan, Chicago Bank President, Organizing National League.

CHICAGO, August 18.—For the purpose of arousing the nation to the necessity of "American maritime development" an organization to be known as the National Maritime League is being formed by James B. Forgan, president of the First National Bank, it was announced today. Representative business men of the middle west have been enlisted in the movement and are seeking to enroll the leaders in the country. Plans have been made to raise a campaign fund of \$125,000. It is proposed that the central federal reserve banking district be represented by 150 members, each of whom has been asked to contribute \$100. Branch leagues are to be organized in each of the twelve federal banking districts.

Business Men Invited to Join.

The invitation sent to business men to join the league asks that the proposed member "aid in an effort to rectify the greatest handicap to the growth of our business, the lack of a merchant marine."

The announcement continues: "The league proposes the use of the word 'maritime' to the necessity of American maritime development with the consequent expansion of foreign trade as the greatest factor in increasing the country's wealth. Every one is to be taught that this expansion is a question of personal welfare, as it is the only trade bringing new money into the country."

To Promote Merchant Marine.

"The National League funds will be expended in popularizing the conviction of the imperative necessity of an American merchant marine, to the end that there shall be created a public demand for the enactment by Congress of legislation that will restore the American flag to a commanding position in the world's shipping and make possible this country's maritime development."

CHARGE EXCESSIVE RATES TO HAUL LIBERTY BELL

Southwestern Railroads Accused.

Itinerary Likely to Be Changed by Committee.

PHILADELPHIA, August 18.—Declaring that railroads in the southwestern states are demanding excessive rates for the transportation of the Liberty bell for part of its homeward journey, members of the committee of councils having the trip in charge will meet next Monday prepared to revise the itinerary which had been tentatively agreed upon.

Although the return journey is 1,400 miles shorter than the northern route taken on the outward trip the transportation charges are much higher and it is declared that several of the proposed side trips may be abandoned.

For instance, it is pointed out by members of the committee that a rate of \$6 a mile is demanded for the thirty-five miles between Marietta, Ga., and Phenix, where the rate for the 148 miles between Cleveland, Ohio, and Pittsburgh is only \$2.28, a fraction over \$2.28 a mile.

Other trips for which it is alleged an excessive rate is demanded are those between San Francisco and Niles, Cal., and from Elgin, Tex., to Austin.

Plan for Rebuilding Belgium.

BERLIN, August 17, via London August 18.—The assistant architect of the city of Cologne has been chosen as supervisor of the rebuilding of Belgium. It will be his duty to pass on the question of how cities destroyed or injured during the war shall be reconstructed and to prevent the introduction of bad or mediocre architecture.

Itineraries of Some of the Forty Ways and More

to the

California Exposition

is the title of an attractive booklet issued by the

Chicago & North Western Ry.

which outlines in concise form carefully planned itineraries covering over forty different routes from Chicago to California, and shows plainly by outline maps how you may see both Expositions and visit the scenic localities the West has to offer the tourist.

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72-3300



"NOBLE" SAMSON AND HIS WAR DOG.

WEARERS OF THE RED FEZ ON THEIR ANNUAL OUTING

Nobles of Mystic Shrine Serve as Convoy to Large Crowd of Excursionists.

Day of Revelry at Chesapeake Beach—Fund Raised for Dispensing Cheer at Christmas.

Wearers of the red fez and members of the Masonic fraternity generally in the District participated in the annual outing of Almas Temple, A. A. O. N. M. S., to Chesapeake Beach yesterday. The proceeds of the excursion will be added to the fund being raised by the temple for the purchase of baskets of provisions for distribution among the poor at Christmas.

The nobles, the wives of nobles, and the sons and daughters of nobles, and even the sweethearts of nobles turned out in such numbers—crowding every train that left for the beach—that the box-side resort overcrowded with nobility and those pertaining thereto. Despite the fact that the athletic events did not pan out, the day was a great success from every viewpoint. Even a sudden rainstorm about 3:30 o'clock in the evening failed to dampen the ardor of the merry-makers, many of whom remained until the last train left for home.

Vice Chairman Gets Busy.

When the athletes failed to materialize it was up to the sports committee to do something, so Chester R. Samson, vice chairman of that committee, got busy. Noble Samson gave the boardwalk promenade such a treat as they have not seen the like in, to these many summer days.

These are the particulars: About 4:30 o'clock everybody at Chesapeake Beach these days goes up to watch a young woman dive from a perilously high perch into a periodically shallow pool. Yesterday was no exception, and the nobles of Almas Temple streamed along with the rest of the crowd to see the feat. They too held their breath at the proper time, and said "Ah-ah!" in a self-satisfied manner when the diving stunt was an accomplished fact.

Then, according to Chesapeake Beach procedure, everybody "stretched" back to the boardwalk, the dancing pavilion, etc., etc. It was right here that Noble Samson got in his good work. Attired in a marvelous costume of pajama-pink silk, after the fashion of such a military suit as no soldier ever wore in or out of a comic opera, he gave a great billed cap to match, "Gen." Samson displayed for the amusement and edification of the gathered hosts his one and only "war dog."

Was a "Really" War Dog.

This creature was indeed a war dog. He blew smoke from his nostrils, and, after securing the confidence of the crowd in this volcanic manner, proceeded to transform himself, under the direction of "Gen." Samson, into a sort of canine fire engine. From his mouth came veritable billows of water, which, falling upon the gathered peoples, nat-

CONSCRIPTION IS URGED AS BRITAIN'S ONE HOPE

Col. Arthur Lee Says Men at Front Favor Compulsory Service.

LONDON, August 18.—Col. Arthur Lee, member of parliament for the Fareham division of Hants, who is home on a short leave, said his constituents at a meeting yesterday afternoon that nothing less than compulsory service would solve the difficulties which Great Britain is facing.

This conviction, he said, had been burned in by his experience at the front and was shared by nearly all who had been in contact with the realities of war.

Thinks It Sole Solution.

"We need compulsory national service," he continued, "because nothing else can solve our difficulties with regard to men, money, munitions and exports. We need it to hearten our soldiers serving abroad. The present freedom to shift and stay home while others give their lives to defend us and to turn a deaf ear to the urgent call of one's country is not what we understand by British freedom."

Col. Lee said he never wavered in the certainty that Great Britain could win against Germany, "but only if we exert ourselves to the utmost and throw into the scale everything we've got."

Prelude to Another War.

"If we don't do that," he added, "we don't deserve to win, and the best we can possibly hope for is a patched-up degrading peace, which will be merely the prelude to another war wherein the whole power and pent up hatred of Germany would be turned upon us alone."

Clarence Wainwright, sixty-one years old, retired sergeant of police, died suddenly yesterday at Baltimore.

Reports Spread of the Cholera.

PARIS, August 18.—A Havas dispatch from Zurich says that the latest report regarding cholera made by the Austro-Hungarian minister of interior was that the disease is spreading in that kingdom. Six hundred and seventy new cases have been officially reported, the majority in Galicia.

PLACED ON RETIRED LIST.

Lieut. Col. Dickson, Advanced in Rank, Quits Active Service.

Lieut. Col. Tracy C. Dickson, of the ordnance department, on his own application, has been placed on the retired list of the army with the rank of colonel, under the provisions of the act of Congress rewarding officers connected with the construction of the Panama canal. According to a recent opinion of the judge advocate general, the granting of applications for retirement from officers who served on the Panama canal is obligatory under the law.

Col. Dickson has received an offer of employment in civil life. He is from Iowa and was graduated from the Military Academy in June, 1892. After two years' service in the artillery arm he was transferred to the ordnance department and reached the grade of lieutenant colonel in September, 1912. For several months past he has been stationed at the proving grounds at Sandy Hook, N. J.

U. S. SEEKS AUTO MOTORS.

Asks Bids for One Hundred to Develop Better Types of Engines.

In line with its plan to encourage American designers to develop adequate aeroplane motors for military purposes the Navy Department has invited proposals to be opened September 14 on thirty-eight motors, ranging from 100 horsepower up.

Experiments are in progress with the types of aeroplanes into which the motors will go. There has been no difficulty in finding suitable aeroplanes of American manufacture for navy and army use, but the United States has lagged behind the European countries in motor development. Navy engineers are at work on motor designs, but it has been decided to use to the utmost the knowledge and experience of private manufacturers.

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REPAIRS - NEW RUBBERS - CHANGES - ALL WORK

25c A WEEK PAYS FOR A GRAFOLA—TEN DAYS' FREE TRIAL, TOO.

THE ECLIPSE, \$25.00.

Buy Furs NOW

Save 25 to 50 Per Cent on November

Prices

No First Payment

Necessary

Women's and Misses' Silk Sweaters

\$5.95, \$9.85 & \$14.95

For every outdoor occasion—at the seashore, mountain lodge or at home—smartly dressed women and misses are wearing these new summer "throw overs." Made of silk and silk fiber, in plain colors, and new and attractive combinations. Pockets and sash.

Hecht's

Seventh Street

What Does It Mean To Your Pocketbook

To Save One-Fourth on the Best Furniture?

If you know anything at all about this store you know that our stock of furniture and floor coverings is not excelled by any other establishment. And you know, too, that our prices are always fair in every instance.

It is this splendid stock that is now offered at a sweeping discount; it is from these already fair prices that you are offered a straight 25% discount.

Only twice a year does this opportunity come—and if you miss this one, you'll wait six months for another chance like this.

The Hecht Original Revolutionized Selling Methods Prevail, Too.

If Bert Williams Came to Washington

Or Irene Franklin or Weber and Fields or Raymond Hitchcock or Al Jolson, or any other of a score of laughmakers were billed for local theater this week, you'd surely buy tickets and brave the heat to hear them. But you can enjoy any of them at their best any time the spirit moves you—in the evening club on the porch, for instance, or at the river camp or mountain lodge—with a Columbia Grafonola and Columbia Records.

25c A WEEK PAYS FOR A GRAFOLA—TEN DAYS' FREE TRIAL, TOO.

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Is a common sense arrangement which provides ample hot water, heats the kitchen and avoids the trouble, dirt and expense of two coal fires.

Water heated in the coil in the furnace circulates through a radiator, thus heating the kitchen, and through the hot-water boiler, where it is on tap for all household uses.

During the summer, spring and fall months a gas water heater provides ample hot water without labor and at trifling expense.

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